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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor	: David Ellis et al.	
Appln. No.:	09/977,050	Group Art Unit: 3623
Filed	: October 12, 2001	
For	: INTEGRATIVE RISK MANAGEMENT SYSTEM AND METHOD	Examiner: Catherine M. Colon
Docket No.:	S85.12-0001	

RESPONSE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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PATENT ATTORNEY

Sir:

This is in response to the Office Action dated November 22, 2005 in which claims 1-18 were initially rejected. Applicants respectfully request reconsideration and allowance of claims 1-18 in view of the following remarks.

I. CLAIM REJECTIONS UNDER §102(e)

CLAIMS 1-18 WERE REJECTED UNDER 35 U.S.C. §102(e) as allegedly being anticipated by Higgins et al., U.S. Patent No. 6,397,202.

A. **Higgins et al.**

Higgins et al. relates to a computer program which takes as its inputs a set of system requirements, stores them within a database and outputs risk levels to a project manager. The project manager may then take decisions to minimize risks. Higgins discloses that system requirements may include the number of requirements to be met, estimated source lines of code, planned personnel and staffing levels (column 6 lines 13-18). These may be characterized as actual or expected resource